

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Catherine A Zuraski
Debtor

Case No. 21-00958-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 24, 2022

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db	+ Catherine A Zuraski, 330 Dundaff Street, Carbondale, PA 18407-1517
5406614	+ BDR Solutions, LLC, d/b/a Roto Rooter, PO Box 400, Olyphant, PA 18447-0400
5406617	+ Ernest A. Sposto, Jr., Esq., 108 N. Washington Avenue, Ste 701, Scranton, PA 18503-1878
5406621	+ KML Law Group, P.C., 701 Market Street, Ste. 5000, Mellon Independence Center, Philadelphia, PA 19106-1541
5406623	+ Mariner Finance, 765 Kidder Street, Wilkes Barre, PA 18702-6910
5406626	+ Pennsylvania Ambulance LLC, PO Box 629, Scranton, PA 18512-0629
5406628	Pivot Physical Therapy, PO Box 69008, Baltimore, MD 21264-9008
5406631	+ USAA Federal Savings Bank, Lake Vista 4, 800 State Hwy 121 Bypass, Ste. B, Lewisville, TX 75067-4180

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: GMACFS.COM	Jan 24 2022 23:48:00	Ally Bank, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ EDI: AISACG.COM	Jan 24 2022 23:48:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jan 24 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5406609	Email/Text: amscbankruptcy@adt.com	Jan 24 2022 18:45:00	ADT Security Services, PO BOX 650485, Dallas, TX 75265-0485
5406610	EDI: AFNIRECOVERY.COM	Jan 24 2022 23:48:00	AFNI, Inc., PO Box 3427, Bloomington, IL 61702-3427
5406608	Email/Text: mnapoletano@ars-llc.biz	Jan 24 2022 18:45:00	Ability Recovery Services, LLC, PO Box 4262, Scranton, PA 18505-6262
5425170	+ EDI: AISACG.COM	Jan 24 2022 23:48:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5406611	EDI: GMACFS.COM	Jan 24 2022 23:48:00	Ally Financial, PO Box 78234, Phoenix, AZ 85062-8234
5406612	EDI: GMACFS.COM	Jan 24 2022 23:48:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
5406613	EDI: BANKAMER.COM	Jan 24 2022 23:48:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
5406615	+ EDI: CAPITALONE.COM	Jan 24 2022 23:48:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5406618	EDI: CITICORP.COM	Jan 24 2022 23:48:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
5406619	EDI: IIC9.COM	Jan 24 2022 23:48:00	I.C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378

District/off: 0314-5
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Page 2 of 3
Total Noticed: 31

5406620	EDI: RMSC.COM	Jan 24 2022 23:48:00	JC Penney, PO Box 960090, Orlando, FL 32896-5009
5406616	EDI: JPMORGANCHASE	Jan 24 2022 23:48:00	Chase, PO Box 15153, Wilmington, DE 19886-5153
5406622	Email/Text: camanagement@mtb.com	Jan 24 2022 18:45:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
5406624	Email/Text: Bankruptcies@nragroup.com	Jan 24 2022 18:45:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5406627	Email/Text: bkrgeneric@penfed.org	Jan 24 2022 18:45:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313-1432
5406625	+ EDI: WFNNB.COM	Jan 24 2022 23:48:00	Peebles, PO Box 182789, Columbus, OH 43218-2789
5407298	+ EDI: RMSC.COM	Jan 24 2022 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5406629	+ EDI: WTRRN BANK.COM	Jan 24 2022 23:48:00	Target, PO Box 673, Minneapolis, MN 55440-0673
5406630	+ Email/Text: bankruptcydepartment@tsico.com	Jan 24 2022 18:45:00	Transworld Systems, Inc., 500 Virginia Drive, Ste. 514, Fort Washington, PA 19034-2733
5406632	EDI: WFNNB.COM	Jan 24 2022 23:48:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Brian E Manning	on behalf of Debtor 1 Catherine A Zuraski BrianEManning@comcast.net G17590@notify.cincompass.com
Gregory Benjamin Schiller	on behalf of Asst. U.S. Trustee United States Trustee Gregory.B.Schiller@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
John J Martin (Trustee)	pa36@ecfcbis.com trustee martin@martin-law.net

District/off: 0314-5
Date Rcvd: Jan 24, 2022

User: AutoDocke
Form ID: 318

Page 3 of 3
Total Noticed: 31

Kristen D Little	on behalf of Creditor USAA Federal Savings Bank pabk@logs.com klittle@logs.com;logsecf@logs.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Catherine A Zuraski
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-00958-HWV**

Social Security number or ITIN xxx-xx-8710
EIN --_-----

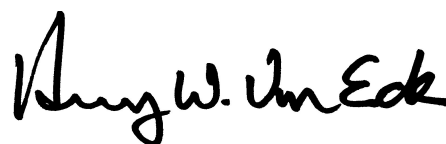
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Catherine A Zuraski

1/24/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.